

REMARKS

The present Amendment amends claims 1, 2, 7 and 20, cancels claim 22, and leaves claims 8-16, 18-21 and 33-36 unchanged. Therefore, the present application has pending claims 1, 2, 7-16, 18-21 and 33-36.

Claim for Foreign Priority

Applicants filed a claim for foreign priority under 35 U.S.C. §119, claiming the right for priority based on Japanese Patent Application No. 2000-313119. The claim for foreign priority and the certified copy of the priority document were filed on March 9, 2001. However, the Examiner has not acknowledged Applicants' claim for foreign priority or the receipt of the certified copy of the priority document. Therefore, Applicants respectfully request the Examiner's acknowledgement of Applicants' claim for foreign priority and receipt of the certified copy of the priority document.

35 U.S.C. §103 Rejections

Claims 1, 2 and 7-10 stand rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 6,317,745 to Thomas et al. ("Thomas") in view of U.S. Patent No. 6,401,079 to Kahn et al. ("Kahn"). This rejection is traversed for the following reasons. Applicants submit that the features of the present invention, as now more clearly recited in claims 1, 2 and 7-10, are not taught or suggested by Thomas or Kahn, whether taken individually or in combination with each other in the manner suggested by the Examiner. Therefore, Applicants respectfully request the Examiner to reconsider and withdraw this rejection.

Amendments were made to the claims to more clearly describe features of the present invention. Specifically, amendments were made to the claims to more

clearly recite that the present invention is directed to a method and system for mediating an electronic payment as recited, for example, in independent claims 1, 2 and 7.

The present invention, as recited in claim 1, and as similarly recited in claims 2 and 7, provides a method for mediating an electronic payment by sending and receiving electronic data. The method includes a step of sending arrival notification of a payment intention of a social insurance agency from a payment mediation system to a beneficiary system when the payment mediation system receives electronic data relating to the payment intention from a social security insurance agency system. The method also includes a step of requesting a deposit of funds from assets held by the social security agency into a deposit account of a financial system managed or owned by a financial institution determined from the electronic data relating to the payment intention. The deposit account is identified by the beneficiary system upon receipt of the arrival notification of the payment intention from the payment mediation system, and provided to the payment mediation system. The payment mediation system requests the deposit of funds into the deposit account only when the payment mediation system newly receives electronic data relating to the deposit account from the beneficiary system within a payment due date or a payment period determined from the electronic data relating to the payment intention for every electronic payment. The prior art does not disclose all these features.

To more clearly describe features of the present invention, the Examiner's attention is directed to an object of the present invention, which is to address the possibility that the bank account of the beneficiary has been changed or closed at

the time of paying. For example, consider a payment method of an insurance or pension paid from a social insurance agency (payer) to a beneficiary (recipient). In this scenario, there is the possibility that a bank account of the beneficiary has been changed or closed at the time of paying because the payment has continued for a great length of time. Therefore, an object of the present invention is to prevent a failure of a deposit of funds resulting from a change or the closing of a bank account at the time of paying. Another object of the present invention is to address the high risk associated with receiving an unlawful bill from a third party who may have stolen or forged a payment intention of the beneficiary. Therefore, an object of the present invention is to manage such a payment intention of the beneficiary in a payment mediation system. The above objects of the present invention are achieved by use of a payment mediation system that starts funds transfer processing when the payment mediation system receives both the payment intention from the payer and the bank account of the recipient. That is, the payment mediation system receives both the payment intention from the payer and the bank account of the recipient for every payment. The prior art does not disclose these features.

The above described features of the present invention, as now more clearly recited in the claims, are not taught or suggested by any of the references of record. Specifically, the features are not taught or suggested by either Thomas or Kahn, whether taken individually or in combination with each other.

Thomas teaches a funds transfer system that provides a trusted third party data structure for electronic funds transfer and bill presentment. However, there is no teaching or suggestion in Thomas of the method and system for mediating an electronic payment as recited in claims 1, 2 and 7 of the present invention.

Thomas discloses a funds transfer system for facilitating electronic funds transfer between a payor and a payee by means of an intermediate trusted third party. The funds transfer system includes a payor station including a device for electronic communication of a payment order, where the payment order includes the payee's name, address and an amount owed by the payor to the payee. The funds transfer system also includes a home banking system including a computer structured to communicate electronically at least with the payor station, to receive the payment order, and to communicate electronically with the trusted third party. The funds transfer system further includes a trusted third party system associated with the trusted third party, the trusted third party system including a computer structured to communicate electronically with both the home banking system and a bank of the payee. The home banking system computer is operable, upon receipt of the payment order from the payor station, to generate a universal identifier number uniquely identifying the payee and to transmit electronically the universal identifier number to the trusted third party via a communication with the trusted third party system. The trusted third party system computer also is operable, in response to receipt of the universal identifier number from the home banking system, to identify the payee as a party to receive payment, to generate a routing/transit number of the bank of the payee and the payee's account number from the universal identifier number, and to communicate electronically with the bank of the payee to facilitate transfer of the amount owed to the payee's account to the bank of the payee.

One feature of the present invention, as recited in claim 1 and as similarly recited in claims 2 and 7, includes sending arrival notification of a payment intention of a social insurance agency from a payment mediation system to a beneficiary

system when the payment mediation system receives electronic data relating to the payment intention from a social security insurance agency system. As shown in Fig. 1, for example, the present invention includes sending the arrival notification 1820 corresponding to each payment intention 3100. Thomas does not disclose this feature. For example, as described in column 4, lines 28-32, and column 10, lines 10-22 and 47-55, Thomas merely describes where payment of an outstanding debt to payee B is initiated by the payor sending a payment order to bank C. The payment order preferably includes the payee name and address information, the amount to be paid, and optional reference data identifying the payor. This step of sending a payment order is not the same as sending arrival notification of a payment intention, as in the present invention.

Another feature of the present invention, as recited in claim 1, and as similarly recited in claims 2 and 7, includes requesting a deposit of funds from assets held by the social security agency into a deposit account of a financial system managed or owned by a financial institution determined from the electronic data relating to the payment intention. The deposit account is identified by the beneficiary system upon receipt of the arrival notification of the payment intention from the payment mediation system, and provided to the payment mediation system. The payment mediation system requests the deposit of funds into the deposit account only when the payment mediation system newly receives electronic data relating to the deposit account from the beneficiary system within a payment due date or a payment period determined from the electronic data relating to the payment intention for every electronic payment. Thomas does not disclose this feature.

The Examiner concedes that Thomas fails to teach where the payment information includes a payment due date or payment period. However, Applicants further submit that Thomas fails to teach where the payment mediation system requests the deposit of funds into the deposit account only when the payment mediation system newly receives electronic data relating to the deposit account, for every electronic payment, as in the present invention. As described in column 4, lines 44-52, Thomas merely discloses where a routing/transit number of the bank of the payee and the payee's account number are generated. As shown in Fig. 2A, and as described in the accompanying text, the trusted third party 13 retrieves the payee's bank and account information from a central database 14. Unlike the present invention, there is no teaching or suggestion in Thomas of storing in the central database 14 the payee's bank and account information for every electronic payment. Accordingly, Thomas cannot achieve an object of the present invention, which is to prevent the failure of a deposit of funds due to the change or the closing of the bank account because current bank and account information is not provided to the central database 14 for every electronic payment.

Therefore, Thomas fails to teach or suggest "sending electronic data relating to arrival notification of a payment intention of a social insurance agency from a payment mediation system to a beneficiary system belonging to a beneficiary when said payment mediation system receives electronic data relating to said payment intention from a social insurance agency system belonging to said social insurance agency for every electronic payment" as recited in claim 1, and as similarly recited in claims 2 and 7.

Furthermore, Thomas fails to teach or suggest "requesting a deposit of funds from assets held by said social insurance agency into a deposit account of a financial system managed or owned by a financial institution determined from said electronic data relating to said payment intention, said deposit account being identified by the beneficiary system and provided to the payment mediation system upon receipt of said arrival notification of the payment intention from the payment mediation system, and said payment mediation system requesting the deposit of funds into said deposit account only when said payment mediation system newly receives electronic data relating to said deposit account from said beneficiary system within a payment due date or a payment period determined from said electronic data relating to said payment intention for every electronic payment" as recited in claim 1, and as similarly recited in claims 2 and 7.

The above noted deficiencies of Thomas are not supplied by any of the other references of record, namely Kahn whether taken individually or in combination with each other. Therefore, combining the teachings of Thomas and Kahn in the manner suggested by the Examiner still fails to teach or suggest the features of the present invention as now more clearly recited in the claims.

Kahn teaches a system for web-based payroll and benefits administration. However, there is no teaching or suggestion in Kahn of the method and system for mediating an electronic payment as recited in claims 1, 2 and 7 of the present invention.

Kahn provides an automated, centralized back-end payroll service with a full-featured web-based payroll system. Both aspects of the system have access to a central database, which includes, for example: profile information on employers and

employees; timesheet, salary and hourly wage data; overtime data; employee benefit data; and information regarding third-party providers and miscellaneous payees. The full-featured payroll system functionality is implemented in a manner that provides employers and employees (to the extent security policies permit) with a robust, data-driven user interface via a standard web browser. The central database provides the system's back-end (server-side) payroll service functionality with constant access to the data. The system implements and enforces compliance with a wide variety of tax-related and employment-related rules across federal, state and local jurisdictions relating, for example, to overtime pay, benefit limits, payment frequency, and scheduled reporting requirements. The system can automatically receive and implement electronic updates to these rules, modifying its own functionality to conform to these changes and ensure compliance with current rules. The payroll system functionality includes the automated collection of employee data and the calculation of employee income, taxes, and pre- and post-tax deductions. The system automatically calculates overtime, imputed income, and paid-time-off benefits, and allocates the sharing of payments for other benefit programs between employers and employees, as well as enabling employers to set up custom policies. Employers can review and validate employees' paychecks and print paychecks locally and/or submit the payroll to the system's automated back-end payroll service. The system's back-end payroll service functionality generates disbursement information for payments to employees, benefit providers, miscellaneous payees, and various tax authorities, subject to compliance with the system's database of rules and automatically effects transfers of funds, payment information, and reports, whether electronic or otherwise, at the appropriate times.

One feature of the present invention, as recited in claim 1 and as similarly recited in claims 2 and 7, includes sending arrival notification of a payment intention of a social insurance agency from a payment mediation system to a beneficiary system when the payment mediation system receives electronic data relating to the payment intention from a social security insurance agency system. Kahn does not disclose this feature, and the Examiner does not rely upon Kahn for teaching a step of sending anything regarding payment intention.

Another feature of the present invention, as recited in claim 1, and as similarly recited in claims 2 and 7, includes requesting a deposit of funds from assets held by the social security agency into a deposit account of a financial system managed or owned by a financial institution determined from the electronic data relating to the payment intention. The deposit account is identified by the beneficiary system upon receipt of the arrival notification of the payment intention from the payment mediation system, and provided to the payment mediation system. The payment mediation system requests the deposit of funds into the deposit account only when the payment mediation system newly receives electronic data relating to the deposit account from the beneficiary system within a payment due date or a payment period determined from the electronic data relating to the payment intention for every electronic payment. Kahn does not disclose this feature. More specifically, for example, Kahn does not teach or suggest the designation of the deposit account from the payee for every payment, and the Examiner does not rely upon Kahn for teaching where the payment mediation system requests the deposit of funds into the deposit account, for every payment.

Both Thomas and Kahn suffer from the same deficiencies, relative to the features of the present invention, as recited in the claims. Therefore, combining the teachings of Thomas and Kahn in the manner suggested by the Examiner does not render obvious the features of the present invention as now more clearly recited in the claims. Accordingly, reconsideration and withdrawal of the 35 U.S.C. §103(a) rejection of claims 1, 2 and 7 as being unpatentable over Thomas in view of Kahn are respectfully requested.

Claims 33 and 35 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Thomas in view of Kahn, further in view of Official Notice. Claims 33 and 35 are dependent on claims 1 and 7, respectively. Therefore, Applicants submit that claims 33 and 35 are allowable for at least the same reasons previously discussed regarding claims 1 and 7.

Claims 11-16 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Thomas in view of Kahn, further in view of U.S. Patent No. 6,049,786 to Smorodinsky, et al. ("Smorodinsky"). Claims 11-16 are dependent on claim 7. Therefore, Applicants submit that claims 11-16 are allowable for at least the same reasons previously discussed regarding claim 7.

Claims 18, 20-22, 34 and 36 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Thomas in view of Kahn, further in view of U.S. Patent No. 5,884,288 to Chang. As previously indicated, claim 22 was canceled. Therefore, this rejection regarding claim 22 is rendered moot. Regarding the remaining

dependent claims 18, 21, 34, and 36, claim 34 is dependent on claim 1, and claims 18 and 36 are dependent on claim 7. Therefore, Applicants submit that claims 18, 34 and 36 are allowable for at least the same reasons previously discussed regarding their respective independent claims.

Regarding the remaining claims 20 and 21, this rejection is traversed for the following reasons. Applicants submit that the features of the present invention, as now more clearly recited in claims 20 and 21, are not taught or suggested by Thomas, Kahn or Chang, whether taken individually or in combination with each other in the manner suggested by the Examiner. Therefore, Applicants respectfully request the Examiner to reconsider and withdraw this rejection.

Amendments were made to the claims to more clearly describe features of the present invention. Specifically, amendments were made to the claims to more clearly recite that the present invention is directed to a system for mediating an electronic payment as recited, for example, in independent claim 20.

The present invention, as recited in claim 20, provides a system for mediating an electronic payment using a computer. The system includes a payment intention registration/notification means for receiving electronic data relating to a payment intention of the social insurance agency from a social insurance agency system belonging to the social insurance agency. The system also includes a deposit account registration processing means. The deposit account registration means sends arrival notification of the payment intention to a beneficiary system belonging to a beneficiary when the payment intention registration/notification means receives the electronic data relating to the payment intention from the social insurance agency system for every electronic payment. The deposit account registration means also

receives electronic data relating to deposit account identification from the beneficiary system within a payment due date or a payment period indicated in the electronic data relating to the payment intention. The deposit account registration means further registers the deposit account and information indicating that funds are unpaid in a payment status field in a database only when deposit account registration processing means newly receives the deposit account identification from the beneficiary system for every electronic payment. Also included in the system of the present invention, is a periodic processing means that searches the database for a deposit account associated with the payment status indicating funds are unpaid. The periodic processing means also requests a deposit of funds from assets held by the social insurance agency into the deposit account of a financial system managed or owned by a financial institution date indicated in the electronic data relating to the payment intention. According to the present invention, the payment intention registration/notification means newly registers "no identification of the deposit account" in the payment status corresponding to the received payment intention, when receiving the electronic data relating to the payment intention. Also according to the present invention, the deposit account registration processing means newly registers the received deposit account in the database and updates the payment status into "the information indicating that funds are unpaid", when receiving the electronic data relating to the deposit account identification within the payment due date or the payment period. Furthermore, according to the present invention, the periodic processing means updates the payment status into "past due", when receiving no electronic data relating to the deposit account identification within the

payment due date or the payment period. The prior art does not teach or suggest all of these features.

The above described features of the present invention, as now more clearly recited in the claims, are not taught or suggested by any of the references of record. Specifically, the features are not taught or suggested by either of Thomas, Kahn or Chang, whether taken individually or in combination with each other.

As previously discussed, Thomas teaches a funds transfer system that provides a trusted third party data structure for electronic funds transfer and bill presentment. However, there is no teaching or suggestion in Thomas of the system for mediating an electronic payment as recited in claim 20 of the present invention.

One feature of the present invention, as recited in claim 20, includes a deposit account registration processing means. The deposit account registration means sends arrival notification of the payment intention to a beneficiary system belonging to a beneficiary when the payment intention registration/notification means receives the electronic data relating to the payment intention from the social insurance agency system for every electronic payment. The deposit account registration means also receives electronic data relating to deposit account identification from the beneficiary system within a payment due date or a payment period indicated in the electronic data relating to the payment intention. The deposit account registration means further registers the deposit account and information indicating that funds are unpaid in a payment status field in a database only when deposit account registration processing means newly receives the deposit account identification from the beneficiary system for every electronic payment. Thomas does not disclose this feature.

As previously discussed, and as described in column 4, lines 28-32, and column 10, lines 10-22 and 47-55, Thomas merely describes where payment of an outstanding debt to payee B is initiated by the payor sending a payment order to bank C. The payment order preferably includes the payee name and address information, the amount to be paid, and optional reference data identifying the payor. This step of sending a payment order is not the same as sending arrival notification of a payment intention, as in the present invention.

Also, as previously discussed, the Examiner concedes that Thomas fails to teach where the payment information includes a payment due date or payment period. However, Applicants further submit that Thomas fails to teach where the payment mediation system requests the deposit of funds into the deposit account only when the payment mediation system newly receives electronic data relating to the deposit account, for every electronic payment, as in the present invention. As described in column 4, lines 44-52, Thomas merely discloses where a routing/transit number of the bank of the payee and the payee's account number are generated. As shown in Fig. 2A, and as described in the accompanying text, the trusted third party 13 retrieves the payee's bank and account information from a central database 14. Unlike the present invention, there is no teaching or suggestion in Thomas of storing in the central database 14 the payee's bank and account information for every electronic payment. Accordingly, Thomas cannot achieve an object of the present invention, which is to prevent the failure of a deposit of funds due to the change or the closing of the bank account because current bank and account information is not provided to the central database 14 for every electronic payment.

Another feature of the present invention, as recited in claim 20, includes where a payment intention registration/notification means newly registers "no identification of the deposit account" in the payment status corresponding to the received payment intention, when receiving the electronic data relating to the payment intention. Thomas does not disclose this feature.

Yet another feature of the present invention, as recited in claim 20, includes where the deposit account registration processing means newly registers the received deposit account in the database and updates the payment status into "the information indicating that funds are unpaid", when receiving the electronic data relating to the deposit account identification within the payment due date or the payment period. Thomas does not disclose this feature.

Still yet another feature of the present invention, as recited in claim 20, includes where the periodic processing means updates the payment status into "past due", when receiving no electronic data relating to the deposit account identification within the payment due date or the payment period. Thomas does not disclose this feature.

Therefore, Thomas fails to teach or suggest "a deposit account registration processing means for sending arrival notification of said payment intention to a beneficiary system belonging to a beneficiary when said payment intention registration/notification means receives said electronic data relating to said payment intention from said social insurance agency system for every electronic payment, for receiving electronic data relating to deposit account identification from the beneficiary system within a payment due date or a payment period indicated in said electronic data relating to said payment intention, and for registering the deposit

account and information indicating that funds are unpaid in a payment status field in a database only when deposit account registration processing means newly receives said deposit account identification from said beneficiary system for every electronic payment" as recited in claim 20.

Furthermore, Thomas fails to teach or suggest "wherein said payment intention registration/notification means newly registers "no identification of said deposit account" in said payment status corresponding to said received payment intention, when receiving said electronic data relating to said payment intention" as recited in claim 20.

Even further, Thomas fails to teach or suggest "wherein said deposit account registration processing means newly registers said received deposit account in said database and updates said payment status into "said information indicating that funds are unpaid". when receiving said electronic data relating to said deposit account identification within said payment due date or said payment period" as recited in claim 20.

Yet even further, Thomas fails to teach or suggest "wherein said periodic processing means updates said payment status into "past due", when receiving no electronic data relating to said deposit account identification within said payment due date or said payment period" as recited in claim 20.

The above noted deficiencies of Thomas are not supplied by any of the other references of record, namely Kahn, whether taken individually or in combination with each other. Therefore, combining the teachings of Thomas and Kahn in the manner suggested by the Examiner still fails to teach or suggest the features of the present invention as now more clearly recited in the claims.

As previously discussed, Kahn teaches a system for web-based payroll and benefits administration. However, there is no teaching or suggestion in Kahn of the system for mediating an electronic payment as recited in claim 20 of the present invention.

One feature of the present invention, as recited in claim 20, includes a deposit account registration processing means. The deposit account registration means sends arrival notification of the payment intention to a beneficiary system belonging to a beneficiary when the payment intention registration/notification means receives the electronic data relating to the payment intention from the social insurance agency system for every electronic payment. The deposit account registration means also receives electronic data relating to deposit account identification from the beneficiary system within a payment due date or a payment period indicated in the electronic data relating to the payment intention. The deposit account registration means further registers the deposit account and information indicating that funds are unpaid in a payment status field in a database only when deposit account registration processing means newly receives the deposit account identification from the beneficiary system for every electronic payment. Kahn does not disclose this feature, and the Examiner does not rely upon Kahn for teaching a deposit account registration means that sends anything regarding payment intention, and further does not rely upon Kahn for teaching where the payment mediation system requests the deposit of funds into the deposit account, for every payment.

Another feature of the present invention, as recited in claim 20, includes where a payment intention registration/notification means newly registers "no identification of the deposit account" in the payment status corresponding to the

received payment intention, when receiving the electronic data relating to the payment intention. Kahn does not disclose this feature.

Yet another feature of the present invention, as recited in claim 20, includes where the deposit account registration processing means newly registers the received deposit account in the database and updates the payment status into "the information indicating that funds are unpaid", when receiving the electronic data relating to the deposit account identification within the payment due date or the payment period. Kahn does not disclose this feature.

Still yet another feature of the present invention, as recited in claim 20, includes where the periodic processing means updates the payment status into "past due", when receiving no electronic data relating to the deposit account identification within the payment due date or the payment period. Kahn does not disclose this feature.

Therefore, Kahn fails to teach or suggest "a deposit account registration processing means for sending arrival notification of said payment intention to a beneficiary system belonging to a beneficiary when said payment intention registration/notification means receives said electronic data relating to said payment intention from said social insurance agency system for every electronic payment, for receiving electronic data relating to deposit account identification from the beneficiary system within a payment due date or a payment period indicated in said electronic data relating to said payment intention, and for registering the deposit account and information indicating that funds are unpaid in a payment status field in a database only when deposit account registration processing means newly receives

said deposit account identification from said beneficiary system for every electronic payment" as recited in claim 20.

Furthermore, Kahn fails to teach or suggest "wherein said payment intention registration/notification means newly registers "no identification of said deposit account" in said payment status corresponding to said received payment intention, when receiving said electronic data relating to said payment intention" as recited in claim 20.

Even further, Kahn fails to teach or suggest "wherein said deposit account registration processing means newly registers said received deposit account in said database and updates said payment status into "said information indicating that funds are unpaid", when receiving said electronic data relating to said deposit account identification within said payment due date or said payment period" as recited in claim 20.

Yet even further, Kahn fails to teach or suggest "wherein said periodic processing means updates said payment status into "past due", when receiving no electronic data relating to said deposit account identification within said payment due date or said payment period" as recited in claim 20.

The above noted deficiencies of Thomas in view of Kahn are not supplied by any of the other references of record, namely Chang, whether taken individually or in combination with each other. Therefore, combining the teachings of Thomas, Kahn and Chang in the manner suggested by the Examiner still fails to teach or suggest the features of the present invention as now more clearly recited in the claims.

Chang teaches a method and system for electronic bill payment. However, there is no teaching or suggestion in Chang of the system for mediating an electronic payment as recited in claim 20 of the present invention.

Chang discloses a method and system for providing a fully automated electronic bill processing capability that is integrated with banking institutions and their customers. The electronic bill payment system includes a community of payors, payees, payor banks, and payee banks that are associated with computing systems that are interconnected by a computer network. A payor bank receives electronic bills specifying payment requests from one or more payors having an account at the payor bank. The payor bank places a hold on the funds in the payor's account and then generates an electronic check that is transmitted to the payee. The payee receives an electronic check envelope that contains a number of electronic checks that are encrypted and digitally signed by the payor bank. The payee generates an electronic deposit including one or more endorsed electronic checks and a deposit slip. The electronic deposit is encrypted and digitally signed by the payee. The electronic deposit is transmitted to a payee bank with which the payee is associated. The payee bank authenticates the endorsed check and credits the payee's account accordingly.

One feature of the present invention, as recited in claim 20, includes a deposit account registration processing means. The deposit account registration means sends arrival notification of the payment intention to a beneficiary system belonging to a beneficiary when the payment intention registration/notification means receives the electronic data relating to the payment intention from the social insurance agency system for every electronic payment. The deposit account registration means also

receives electronic data relating to deposit account identification from the beneficiary system within a payment due date or a payment period indicated in the electronic data relating to the payment intention. The deposit account registration means further registers the deposit account and information indicating that funds are unpaid in a payment status field in a database only when deposit account registration processing means newly receives the deposit account identification from the beneficiary system for every electronic payment. Chang does not disclose this feature, and the Examiner does not rely upon Chang for teaching a deposit account registration means that sends anything regarding payment intention, and further does not rely upon Chang for teaching where the payment mediation system requests the deposit of funds into the deposit account, for every payment.

Another feature of the present invention, as recited in claim 20, includes where a payment intention registration/notification means newly registers "no identification of the deposit account" in the payment status corresponding to the received payment intention, when receiving the electronic data relating to the payment intention. Chang does not disclose this feature.

Yet another feature of the present invention, as recited in claim 20, includes where the deposit account registration processing means newly registers the received deposit account in the database and updates the payment status into "the information indicating that funds are unpaid", when receiving the electronic data relating to the deposit account identification within the payment due date or the payment period. Chang does not disclose this feature.

Another feature of the present invention, as recited in claim 20, includes where the periodic processing means updates the payment status into "past due",

when receiving no electronic data relating to the deposit account identification within the payment due date or the payment period. Chang does not disclose this feature.

Therefore, Chang fails to teach or suggest "a deposit account registration processing means for sending arrival notification of said payment intention to a beneficiary system belonging to a beneficiary when said payment intention registration/notification means receives said electronic data relating to said payment intention from said social insurance agency system for every electronic payment, for receiving electronic data relating to deposit account identification from the beneficiary system within a payment due date or a payment period indicated in said electronic data relating to said payment intention, and for registering the deposit account and information indicating that funds are unpaid in a payment status field in a database only when deposit account registration processing means newly receives said deposit account identification from said beneficiary system for every electronic payment" as recited in claim 20.

Furthermore, Chang fails to teach or suggest "wherein said payment intention registration/notification means newly registers "no identification of said deposit account" in said payment status corresponding to said received payment intention, when receiving said electronic data relating to said payment intention" as recited in claim 20.

Even further, Chang fails to teach or suggest "wherein said deposit account registration processing means newly registers said received deposit account in said database and updates said payment status into "said information indicating that funds are unpaid", when receiving said electronic data relating to said deposit

account identification within said payment due date or said payment period" as recited in claim 20.

Yet even further, Chang fails to teach or suggest "wherein said periodic processing means updates said payment status into "past due", when receiving no electronic data relating to said deposit account identification within said payment due date or said payment period" as recited in claim 20.

Each of Thomas, Kahn and Chang suffer from the same deficiencies, relative to the features of the present invention, as recited in the claims. Therefore, combining the teachings of Thomas, Kahn and Chang in the manner suggested by the Examiner does not render obvious the features of the present invention as now more clearly recited in the claims. Accordingly, reconsideration and withdrawal of the 35 U.S.C. §103(a) rejection of claims 18, 20, 21, 34 and 36 as being unpatentable over Thomas in view of Kahn, further in view of Chang, are respectfully requested.

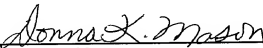
The remaining references of record have been studied. Applicants submit that they do not supply any of the deficiencies noted above with respect to the references used in the rejection of claims 1, 2, 7-16, 18-21 and 33-36.

In view of the foregoing amendments and remarks, Applicants submit that claims 1, 2, 7-16, 18-21, and 33-36 are in condition for allowance. Accordingly, early allowance of claims 1, 2, 7-16, 18-21, and 33-36 is respectfully requested.

To the extent necessary, Applicants petition for an extension of time under 37 CFR 1.136. Please charge any shortage in fees due in connection with the filing of this paper, including extension of time fees, or credit any overpayment of fees, to the deposit account of Mattingly, Stanger, Malur & Brundidge, P.C., Deposit Account No. 50-1417 (referencing attorney docket no. 501.41883X00).

Respectfully submitted,

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